



Order Filed on September 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

46436

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Attorney for Wells Fargo Bank, N.A., d/b/a Wells
Fargo Dealer Services

In Re:

CHRISTMAS ETIENNE

MARIE N. ETIENNE

Case No.: 17-13322

Adv. No.:

Hearing Date: 8-14-18

Judge: Michael B. Kaplan

**ORDER REIMPOSING AUTOMTIC STAY AND FOR MONTHLY PAYMENTS AND STAY
RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: September 18, 2018

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Christmas and Marie Etienne

17-13322(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion to reimpose the stay filed by Stephen M. Goldberg, Esq. on behalf of the debtors with the appearance of John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, , and this order having been filed with the Court and served upon the debtors and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services is the holder of a first purchase money security interest encumbering a 2013 BMW X1 bearing vehicle identification number WBAVL1C5XDVR90591 (hereinafter the "vehicle").
2. **Stay reimposed:** The automatic stay is reimposed as to Wells Fargo, subject to the remaining terms of this order.
3. The debtors shall make all retail installment contract payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services when due, being the 13th day of each month commencing with the 8-13-18 payment. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. **Only one curable default permitted:** Only one curable default shall be permitted under this order. If the debtors defaults in making a payment a second time, Wells Fargo shall have immediate stay relief to repossess and sell the vehicle without any application to the court or notice to the debtors or their attorney.
5. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Christmas Etienne
Marie N. Etienne
Debtors

Case No. 17-13322-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2018.
db/jdb +Christmas Etienne, Marie N. Etienne, 12 Brandywine Circle, Piscataway, NJ 08854-2705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L. Wright on behalf of Joint Debtor Marie N. Etienne dorothy.wright@smgpc.com,
bknoticesdlw@smgpc.com
Dorothy L. Wright on behalf of Debtor Christmas Etienne dorothy.wright@smgpc.com,
bknoticesdlw@smgpc.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER
rsolarz@kmlawgroup.com
Stephen M. Goldberg on behalf of Joint Debtor Marie N. Etienne bk2notices@smgpc.com
Stephen M. Goldberg on behalf of Debtor Christmas Etienne bk2notices@smgpc.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10